

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT DISTRICT OF PENNSYLVANIA  
HARRISBURG DIVISION**

In re: JANEEN R HAWKINS

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Case No. 1:19-bk-04338

Debtor(s)

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 10/07/2019.
- 2) The plan was confirmed on 02/26/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 05/14/2020, 06/09/2020.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 06/09/2021.
- 5) The case was dismissed on 10/27/2022.
- 6) Number of months from filing or conversion to last payment: 33.
- 7) Number of months case was pending: 40.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$0.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

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**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 15,128.34	
Less amount refunded to debtor(s)	\$ 1,301.80	
<b>NET RECEIPTS</b>		<b>\$ 13,826.54</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 3,810.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 1,208.21	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 5,018.21</b>
Attorney fees paid and disclosed by debtor(s):	\$ 190.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
ANTHONY T. McBETH, ESQUIRE	Lgl	0.00	NA	NA	3,810.00	0.00
RESURGENT CAPITAL SERVICES	Uns	473.00	473.69	473.69	0.00	0.00
FIRST NATIONAL BANK OF PA	Uns	275.00	275.03	275.03	0.00	0.00
PPL ELECTRIC UTILITIES	Uns	1,503.35	2,743.00	2,743.00	0.00	0.00
BECKET & LEE	Uns	576.00	576.40	576.40	0.00	0.00
MIDLAND CREDIT MGMT;	Uns	1,042.00	1,042.95	1,042.95	0.00	0.00
PSECU	Uns	0.00	14,658.57	0.00	0.00	0.00
SELENE FINANCE, LP	Sec	0.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK	Sec	2,500.00	3,188.65	3,188.65	952.26	0.00
QUANTUM3 GROUP, LLC	Sec	0.00	1,190.76	1,190.76	0.00	0.00
NEWREZ LLC DBA SHELLPOINT	Sec	0.00	5,576.78	0.00	0.00	0.00
SELENE FINANCE, LP	Sec	86,999.10	85,922.81	25,088.29	6,190.61	0.00
NEWREZ LLC DBA SHELLPOINT	Sec	0.00	5,576.78	5,576.78	1,665.46	0.00
ACCEPTANCE NOW	Uns	356.00	NA	NA	0.00	0.00
COMENITY CAPITAL BANK	Uns	1,043.00	NA	NA	0.00	0.00
CREDIT ONE BANK	Uns	590.00	NA	NA	0.00	0.00
LEWIS E. HARPSTER, MD, FACS	Uns	75.00	NA	NA	0.00	0.00
NATIONWIDE INSURANCE	Uns	196.00	NA	NA	0.00	0.00

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**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
NATIONWIDE INSURANCE	Uns	210.00	NA	NA	0.00	0.00
PINNACLE HEALTH ALL BETTER	Uns	150.00	NA	NA	0.00	0.00
VERIZON WIRELESS	Uns	854.00	NA	NA	0.00	0.00
WASTE MANAGEMENT	Uns	163.32	NA	NA	0.00	0.00

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**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 25,088.29	\$ 6,190.61	\$ 0.00
Debt Secured by Vehicle	\$ 3,188.65	\$ 952.26	\$ 0.00
All Other Secured	\$ 6,767.54	\$ 1,665.46	\$ 0.00
<b>TOTAL SECURED:</b>	<b>\$ 35,044.48</b>	<b>\$ 8,808.33</b>	<b>\$ 0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$ 5,111.07</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>

**Disbursements:**

Expenses of Administration	\$ 5,018.21	
Disbursements to Creditors	\$ 8,808.33	
<b>TOTAL DISBURSEMENTS:</b>		<b>\$ 13,826.54</b>

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 02/17/2023

By: /s/ Jack N. Zaharopoulos  
STANDING CHAPTER 13 TRUSTEE

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.